Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Currently Amended) A method ~~executed in a computer system~~ for performing an assessment comprising:

~~entering~~ <u>obtaining</u> assessment data~~, said assessment data including information~~ associated with [[a]] <u>at least one</u> state fund, [[an]] <u>at least one insurance</u> insolvency, and [[an]] <u>at least one</u> insurance account;

<u>determining when an assessment is needed based on a size of the insurance insolvency and an amount in the state fund;</u>

associating said assessment data with a first status indicating said assessment data is not integrated to a member level <u>in response to the determination the assessment is needed</u> ~~in a hierarchical data arrangement of said assessment data, said first status having a first set of at least one corresponding data operation~~; and

updating said first status to a second status indicating said assessment data is integrated to said member level ~~in said hierarchical data arrangement, said second status having a second set of at least one corresponding data operation different from said first set~~.

2.   (Original) The method of Claim 1, wherein said assessment data is entered using a two-phase process including:

storing said assessment data in a temporary storage location; and

loading said assessment data into a database.

3.   (Original) The method of Claim 1, further comprising:

modifying data used in determining member specific information in said first status.

4.   (Original) The method of Claim 1, further comprising:

determining a member ratio in accordance with an amount of business of said member per insurance account in a state;

determining a member assessment for at least one member in accordance with said member ratio; and

performing an allocation operation causing updating of said first status to said second status.

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5.   (Original) The method of Claim 4, further comprising:

performing a post assessment adjustment using updated member data in determining an updated member assessment, wherein said updated member assessment overrides said member assessment previously determined.

6.   (Original) The method of Claim 5, further comprising:

automatically determining a state override assessment amount overriding said member assessment and said updated member assessment, said state override assessment amount being determined using predetermined amounts specified in accordance with said state.

7.   (Original) The method of Claim 1, further comprising:

performing an approval operation causing updating of said first status to said second status; and

performing, in response to said approval operation, another action using an external system.

8.   (Original) The method of Claim 7, further comprising:

determining an action in response to said approval operation, said action including at least one of:

generating a refund check in connection with a member;

generating a general ledger entry used in an associated accounting system;

deferring an assessment in connection with said member; and

withholding a payment.

9.   (Original) The method of Claim 8, wherein said generating a general ledger entry, further comprises:

modifying information in connection with said refund check in accordance with user security level.

10.   (Original) The method of Claim 7, further comprising:

associating said approval operation with a limited ability to modify said assessment including said member assessment, said limited ability to modify including creating an ability to reverse said member assessment.

11.   (Original) The method of Claim 1, further comprising:

storing historical activity regarding assessment payments made by at least one member; and

using said historical activity regarding payments to issue refunds using a last-in-first-out technique.

12.   (Original) The method of Claim 1, further comprising:

selecting a first level of said assessment data;

selecting a first element within said first level; and

retrieving, in response to said first element, a second level of data associated with said first element.

13.   (Original) The method of Claim 11, further comprising:

recording a payment having an amount that is different than an assessment amount associated with a member, said recording a payment further comprising:

applying said payment to a portion of a plurality of assessment amounts associated with said member, each of said assessment amounts indicating an amount for which said member is assessed for a particular combination of state fund, insurance account and insolvency.

14.   (Original) The method of Claim 4, further comprising, prior to performing said allocation operation:

adjusting premium information associated with at least one member; and

recalculating a member ratio for said at least one member including recalculating said numerator and said denominator portions of said ratio.

15.   (Original) The method of Claim 8, further comprising, after performing said approval operation, adjusting first member premium data associated with a first member including adjusting a member ratio associated with said first member, said

adjusting said member ratio including only recalculating a numerator portion of said member ratio.

16.   (Original) The method of Claim 15, wherein said first member premium data is associated with a particular premium year, and the method further comprising:

tracking references to said first member premium data; and

automatically updating said references in response to a modification to said first member premium data.

17.   (Original) The method of Claim 1, further comprising:

simulating an assessment for a plurality of members, said simulating further comprising:

performing a first hypothetical assessment using said assessment data;

allocating said assessment data causing generation of first member-specific assessment data;

examining said first member-specific assessment data; and

performing one of: unallocating and approving said assessment data.

18.   (Original) The method of Claim 17, further comprising:

in response to approving said assessment data, storing detailed information about said assessment data in a data base of historical assessment information, said detailed information being used in connection with performing at least one other data operation using historical assessment information.

19.   (Original) The method of Claim 6, further comprising:

automatically determining a five year average of business activity for at least one member in a particular state for a particular insurance account; and

using said five year average in determining a member assessment for each of said at least one members.

20.   (Original) The method of Claim 7, further comprising:

reversing said assessment data wherein said reversing backs out said assessment data, said reversing including:

reversing each data entry associated with a particular insolvency, state fund and insurance account;

allocating and approving data associated with said reversing causing automatic generation of member-specific data in connection with reversing said assessment data previously entered.

21. (Original) The method of Claim 20, wherein said reversing is performed in connection with obtaining an updated set of premium data for all members.

22. (Original) The method of Claim 1, further comprising:

borrowing an amount from at least one insurance account to pay for assessment amounts in connection with another insufficiently funded insurance account to cover insolvency payments of an insolvent member.

23. (Original) The method of Claim 22, further comprising:

performing a first operation automatically; and

performing said first operation manually, wherein data associated with both said automatic and manual first operations are tracked within a single system.

24. (Currently Amended) A computer ~~program product~~ <u>readable medium having stored thereon instructions</u> for performing an assessment comprising <u>machine executable code which when executed by at least one processor, causes the processor to perform steps comprising</u>:

~~machine executable code for entering~~ <u>obtaining</u> assessment data~~, said assessment data including~~ information associated with a state fund, an insolvency, and an insurance account;

~~entering~~ <u>obtaining</u> assessment data~~, said assessment data including information~~ associated with [[a]] <u>at least one</u> state fund, [[an]] <u>at least one insurance</u> insolvency, and [[an]] <u>at least one</u> insurance account;

determining when an assessment is needed based on a size of the insurance insolvency and an amount in the state fund;

~~machine executable code for~~ associating said assessment data with a first status indicating said assessment data is not integrated to a member level in response to the determination the assessment is needed ~~in a hierarchical data arrangement of said assessment data, said first status having a first set of at least one corresponding data operation~~; and

~~machine executable code for~~ updating said first status to a second status indicating said assessment data is integrated to said member level ~~in said hierarchical data arrangement, said second status having a second set of at least one corresponding data operation different from said first set~~.

25. (Currently Amended) The ~~computer program product~~ medium of Claim 24, wherein said assessment data is entered using a two-phase process, said ~~computer program product further including machine executable code for~~ medium further comprising:

storing said assessment data in a temporary storage location; and

loading said assessment data into a database.

26. (Currently Amended) The ~~computer program product~~ medium of Claim 24, further comprising:

~~machine executable code for~~ modifying data used in determining member specific information in said first status.

27. (Currently Amended) The ~~computer program product~~ medium of Claim 24, further comprising:

~~machine executable code for~~ determining a member ratio in accordance with an amount of business of said member per insurance account in a state;

~~machine executable code for~~ determining a member assessment for at least one member in accordance with said member ratio; and

~~machine executable code for~~ performing an allocation operation causing updating of said first status to said second status.

28. (Currently Amended) The ~~computer program product~~ medium of Claim 27, further comprising:

~~machine executable code for~~ performing a post assessment adjustment using updated member data in determining an updated member assessment, wherein said updated member assessment overrides said member assessment previously determined.

29.   (Currently Amended) The ~~computer program product~~ medium of Claim 28, further comprising:

~~machine executable code for~~ automatically determining a state override assessment amount overriding said member assessment and said updated member assessment, said state override assessment amount being determined using predetermined amounts specified in accordance with said state.

30.   (Currently Amended) The ~~computer program product~~ medium of Claim 24, further comprising:

~~machine executable code for~~ performing an approval operation causing updating of said first status to said second status; and

~~machine executable code for~~ performing, in response to said approval operation, another action using an external system.

31.   (Currently Amended) The ~~computer program product~~ medium of Claim 30, further comprising:

~~machine executable code for~~ determining an action in response to said approval operation, said action including at least one of:

generating a refund check in connection with a member;

generating a general ledger entry used in an associated accounting system;

deferring an assessment in connection with said member; and

withholding a payment.

32.   (Currently Amended) The ~~computer program product~~ medium of Claim 31, wherein said ~~machine executable code for~~ generating a general ledger entry, further comprises ~~machine executable code for~~:

modifying information in connection with said refund check in accordance with user security level.

33.   (Currently Amended) The ~~computer program product~~ medium of Claim 30, further comprising:

~~machine executable code for~~ associating said approval operation with a limited ability to modify said assessment including said member assessment, said limited ability to modify including creating an ability to reverse said member assessment.

34.   (Currently Amended) The ~~computer program~~ medium of Claim 24, further comprising:

~~machine executable code for~~ storing historical activity regarding assessment payments made by at least one member; and

~~machine executable code for~~ using said historical activity regarding payments to issue refunds using a last-in-first-out technique.

35.   (Currently Amended) The ~~computer program product~~ medium of Claim 24, further comprising:

~~machine executable code for~~ selecting a first level of said assessment data;

~~machine executable code for~~ selecting a first element within said first level; and

~~machine executable code for~~ retrieving, in response to said first element, a second level of data associated with said first element.

36.   (Currently Amended) The ~~computer program product~~ medium of Claim 34, further comprising:

~~machine executable code for~~ recording a payment having an amount that is different than an assessment amount associated with a member, said ~~machine executable code for~~ recording a payment further comprising ~~other machine executable code for~~:

applying said payment to a portion of a plurality of assessment amounts associated with said member, each of said assessment amounts indicating an amount for which said member is assessed for a particular combination of state fund, insurance account and insolvency.

37.   (Currently Amended) The ~~computer program product~~ medium of Claim 27, further comprising~~, machine executable code for~~, prior to performing said allocation operation:

        adjusting premium information associated with at least one member; and

        recalculating a member ratio for said at least one member including recalculating said numerator and said denominator portions of said ratio.

38.   (Currently Amended) The ~~computer program product~~ medium of Claim 31, further comprising~~, machine executable code for~~, after performing said approval operation, adjusting first member premium data associated with a first member including adjusting a member ratio associated with said first member, said adjusting said member ratio including only recalculating a numerator portion of said member ratio.

39.   (Currently Amended) The ~~computer program product~~ medium of Claim 38, wherein said first member premium data is associated with a particular premium year, and the ~~computer program product~~ medium further comprising ~~machine executable code for~~:

        tracking references to said first member premium data; and

        automatically updating said references in response to a modification to said first member premium data.

40.   (Currently Amended) The ~~computer program product~~ medium of Claim 24, further comprising:

        ~~machine executable code for~~ simulating an assessment for a plurality of members, said ~~machine executable code for~~ simulating further comprising ~~other machine executable code for~~:

        performing a first hypothetical assessment using said assessment data;

        allocating said assessment data causing generation of first member-specific assessment data;

        examining said first member-specific assessment data; and

        performing one of: unallocating and approving said assessment data.

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41.   (Currently Amended) The ~~computer program product~~ medium of
Claim 40, further comprising ~~machine executable code for~~:

in response to approving said assessment data, storing detailed
information about said assessment data in a data base of historical assessment information,
said detailed information being used in connection with performing at least one other data
operation using historical assessment information.

42.   (Currently Amended) The ~~computer program product~~ medium of
Claim 29, further comprising:

~~machine executable code for~~ automatically determining a five year
average of business activity for at least one member in a particular state for a particular
insurance account; and

~~machine executable code for~~ using said five year average in
determining a member assessment for each of said at least one members.

43.   (Currently Amended) The ~~computer program product~~ medium of
Claim 30, further comprising:

~~machine executable code for~~ reversing said assessment data wherein
said reversing backs out said assessment data, said ~~machine executable code for~~ reversing
~~including other machine executable code for~~ further comprising:

reversing each data entry associated with a particular insolvency, state
fund and insurance account;

allocating and approving data associated with said reversing causing
automatic generation of member-specific data in connection with reversing said assessment
data previously entered.

44.   (Currently Amended) The ~~computer program product~~ medium of
Claim 43, wherein said reversing is performed in connection with obtaining an updated set of
premium data for all members.

45.   (Currently Amended) The ~~computer program product~~ medium of
Claim 24, further comprising ~~machine executable code for~~:

borrowing an amount from at least one insurance account to pay for assessment amounts in connection with another insufficiently funded insurance account to cover insolvency payments of an insolvent member.

46.   (Currently Amended) The ~~computer program product~~ medium of Claim 45, further comprising ~~machine executable code for~~:

performing a first operation automatically; and

performing said first operation manually, wherein data associated with both said automatic and manual first operations are tracked within a single system.

47.   (Withdrawn) A system for managing monies and information in connection insurance insolvency operations comprising:

a fund management module used in management operations of at least one state fund, each state having a unique state fund including monies used in connection with insurance insolvency operations of said each state, said management operations including management of a data organization of said at least one state fund;

a database including said data organization of insolvency funds including said at least one state fund, said data organization including a state fund for each state associated with said insurance insolvency operations, an insurance account of a first type being associated with said state fund, and at least one line of insurance being associated with said insurance account; and

an assessment module for entering assessment data including information associated with said at least one state fund in connection with at least one solvent member, said insurance account, and an insolvency, said assessment data having one of a plurality of associated statuses including a first and second status, said first status indicating said assessment data is not integrated to a member level in said data organization, said member level indicating a prorated amount for which said solvent member contributes to said state fund, said second status indicating said assessment data is integrated to said member level.

48.   (Withdrawn) The system of Claim 47, further comprising machine executable code for:

determining a member ratio in accordance with an amount of business of said member per insurance account in a state;

determining a member assessment for said solvent member in accordance with said member ratio using said assessment data, said member assessment being included in said prorated amount; and

performing an allocation operation updating said first status to said second status.

49.   (Withdrawn) The system of Claim 47, further comprising machine executable code for:

performing a post assessment adjustment using updated member data in determining an updated member assessment, wherein said updated member assessment overrides said member assessment previously determined.

50.   (Withdrawn) The system of Claim 49, further comprising machine executable code for:

automatically determining a state override assessment amount overriding said member assessment and said updated member assessment, said state override amount being determined using predetermined amounts specified in accordance with each particular state.

51.   (Withdrawn) The system of Claim 47, further comprising:

machine executable code for performing an approval operation causing updating of said first status to said second status; and

at least one output entry produced in response to said approval operation, said at least one output entry used by an external system.

52.   (Withdrawn) The system of Claim 51, wherein said at least one output entry is data used in connection with a general ledger entry in an external system that is an accounting system.

53.   (Withdrawn) The system of Claim 47, wherein said database organization includes historical activity regarding assessment payments made by at least one member, and the system further includes:

machine executable code for using said historical activity regarding payments to issue refunds using a last-in-first-out technique.

54.   (Withdrawn) The system of Claim 48, further comprising machine executable code for:

adjusting, subsequent to approving said assessment data, said member premium data including adjusting said member ratio by recalculating only a numerator portion of said member ratio; and

automatically updating references to said member premium data in response to said adjusting.

55.   (Withdrawn) The system of Claim 54, further comprising machine executable code for:

borrowing an amount from at least one insurance account to pay for an assessment amount in connection with another insufficiently funded insurance account to cover insolvency payments of an insolvent member.

56.   (Withdrawn) The system of Claim 47, further comprising:

an unearned premium module that performs data operations in connection with unearned insurance premium data in said database;

a reporting module that performs reporting operations using information from said database;

a claims processing module that performs operations using said database in connection with claims of an insurance policy written by an insolvent member; and

administrative and maintenance module that performs general administrative and maintenance operations in connection with said database.

57.   (Withdrawn) The system of Claim 56, wherein said administrative and maintenance module further comprising:

a security module performs functions in connection with restricting operations of a user in accordance with a particular assigned role of said user;

a member and state management module performs functions related to management of portions of said database of member and state information, said functions including initialization and creation of records in said database for each member insurance

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company, said member and said state information being used by at least one of: said claims processing module and said unearned premium module; and

an interface module providing functionality for interfacing with another software system.

58. (Withdrawn) The system of Claim 57, wherein at least one of said claims processing, said unearned premium module, and said administrative and maintenance module further includes machine executable code for:

creating a diary entry including information about at least one of: a claims and an unearned premium; and

sending said diary entry to at least one user in response to an occurrence of a predefined event.

59. (Withdrawn) The system of Claim 58, wherein said predefined event is one of:

deleting a pending payment, closing one of a claim and an unearned premium, upon rejection of a closing of one of a claim and unearned premium, modifying a line of insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

60. (Withdrawn) The system of Claim 47, further comprising machine executable code for:

performing a transaction in connection with one of an insurance claim and an unearned premium;

determining a corresponding insurance account in said database in accordance with information about one of said insurance claim and said unearned premium, said information including a relationship to a state and at least one line of insurance associated with said corresponding insurance account; and

adjusting an amount associated with said corresponding insurance account in accordance with said transaction.

61. (Withdrawn) A method executed in a computer system for managing monies and information in connection insurance insolvency operations comprising:

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performing management operations of at least one state fund, each state having a unique state fund including monies used in connection with insurance insolvency operations of said each state, said management operations including management of a data organization of said at least one state fund;

utilizing a database including said data organization of insolvency funds including said at least one state fund, said data organization including a state fund for each state associated with said insurance insolvency operations, an insurance account of a first type being associated with said state fund, and at least one line of insurance being associated with said insurance account;

entering assessment data including information associated with said at least one state fund in connection with at least one solvent member, said insurance account, and an insolvency, said assessment data having one of a plurality of associated statuses including a first and second status, said first status indicating said assessment data is not integrated to a member level in said data organization, said member level indicating a prorated amount for which said solvent member contributes to said state fund, said second status indicating said assessment data is integrated to said member level.

62.   (Withdrawn) The method of Claim 61, further comprising:

determining a member ratio in accordance with an amount of business of said member per insurance account in a state;

determining a member assessment for said solvent member in accordance with said member ratio using said assessment data, said member assessment being included in said prorated amount; and

performing an allocation operation updating said first status to said second status.

63.   (Withdrawn) The method of Claim 61, further comprising:

performing a post assessment adjustment using updated member data in determining an updated member assessment, wherein said updated member assessment overrides said member assessment previously determined.

64.   (Withdrawn) The method of Claim 63, further comprising:

automatically determining a state override assessment amount overriding said member assessment and said updated member assessment, said state override amount being determined using predetermined amounts specified in accordance with each particular state.

65.   (Withdrawn) The method of Claim 61, further comprising:

performing an approval operation causing updating of said first status to said second status; and

producing at least one output entry in response to said approval operation, said at least one output entry used by an external system.

66.   (Withdrawn) The method of Claim 65, wherein said at least one output entry is data used in connection with a general ledger entry in an external system that is an accounting system.

67.   (Withdrawn) The method of Claim 61, wherein said database organization includes historical activity regarding assessment payments made by at least one member, and the method further includes:

using said historical activity regarding payments to issue refunds using a last-in-first-out technique.

68.   (Withdrawn) The method of Claim 62, further comprising:

adjusting, subsequent to approving said assessment data, said member premium data including adjusting said member ratio by recalculating only a numerator portion of said member ratio; and

automatically updating references to said member premium data in response to said adjusting.

69.   (Withdrawn) The method of Claim 68, further comprising:

borrowing an amount from at least one insurance account to pay for an assessment amount in connection with another insufficiently funded insurance account to cover insolvency payments of an insolvent member.

70.   (Withdrawn) The method of Claim 61, further comprising:

performing data operations in connection with unearned insurance premium data in said database;

performing reporting operations using information from said database;

performing claims processing operations using said database in connection with claims of an insurance policy written by an insolvent member; and

performing general administrative and maintenance operations in connection with said database.

71. (Withdrawn) The method of Claim 70, further comprising:

performing security operations in connection with restricting operations of a user in accordance with a particular assigned role of said user;

performing management of portions of said database of member and state information, said functions including initialization and creation of records in said database for each member insurance company; and

providing functionality for interfacing with another software system.

72. (Withdrawn) The method of Claim 71, further comprising:

creating a diary entry including information about at least one of: a claims and an unearned premium; and

sending said diary entry to at least one user in response to an occurrence of a predefined event.

73. (Withdrawn) The method of Claim 72, wherein said predefined event is one of:

deleting a pending payment, closing one of a claim and an unearned premium, upon rejection of a closing of one of a claim and unearned premium, modifying a line of insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

74. (Withdrawn) The method of Claim 61, further comprising:

performing a transaction in connection with one of an insurance claim and an unearned premium;

determining a corresponding insurance account in said database in accordance with information about one of said insurance claim and said unearned premium, said information including a relationship to a state and at least one line of insurance associated with said corresponding insurance account; and

adjusting an amount associated with said corresponding insurance account in accordance with said transaction.